

LIGHT TRUST 2019-1



Portfolio Summary as at 30 November 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		215,038,470.85	16.13%
Class AB Notes	AAA(sf) / NR		23,263,149.27	7.06%
Class B Notes	AA(sf) / NR		6,458,009.31	4.54%
Class C Notes	A(sf) / NR		5,949,003.64	2.22%
Class D Notes	BBB+(sf) / NR		2,322,338.34	1.31%
Class E Notes	NR / NR		3,364,209.27	
Total			256,395,180.68	

*N.B principal payments on notes are distributed on the 21st day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	21.23%
Excess Spread	0.80%

Underlying collateral summary

No. of Loans (Consolidated):	1,266
No. of Loans (Unconsolidated):	1,523
Aggregate Pool Current Balance:	\$250,793,967
Total Valuation of Properties	\$577,721,971
Maximum Loan Balance (Consolidated):	\$807,827
Average Loan Balance (Consolidated):	\$198,100
Weighted Average Interest Rate	4.80%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	358.0
WAVG Remaining Term to Maturity (months):	260.1
WAVG Seasoning (months):	81.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.9%
WAVG Current LVR:	54.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	324	25.6%	15,711,251.62	6.3%
\$100,000 to \$150,000	202	16.0%	24,866,661.89	9.9%
\$150,000 to \$200,000	171	13.5%	29,926,348.83	11.9%
\$200,000 to \$250,000	186	14.7%	41,424,536.48	16.5%
\$250,000 to \$300,000	140	11.1%	38,185,893.06	15.2%
\$300,000 to \$350,000	80	6.3%	25,717,394.72	10.3%
\$350,000 to \$400,000	57	4.5%	21,272,158.52	8.5%
\$400,000 to \$450,000	39	3.1%	16,606,574.91	6.6%
\$450,000 to \$500,000	22	1.7%	10,419,627.46	4.2%
\$500,000 to \$750,000	42	3.3%	24,320,492.59	9.7%
\$750,000+	3	0.2%	2,343,027.26	0.9%
Total	1266	100%	250,793,967.34	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	679	53.6%	88,790,758.81	35.4%
50% to 55%	130	10.3%	33,864,500.17	13.5%
55% to 60%	94	7.4%	24,910,945.41	9.9%
60% to 65%	96	7.6%	26,740,602.56	10.7%
65% to 70%	114	9.0%	33,088,552.30	13.2%
70% to 75%	86	6.8%	25,133,324.59	10.0%
75% to 80%	49	3.9%	13,990,155.23	5.6%
80% to 85%	15	1.2%	3,674,668.47	1.5%
85% to 90%	2	0.2%	377,739.14	0.2%
90% to 95%	1	0.1%	222,720.66	0.1%
95%+	0	0.0%	-	0.0%
Total	1266	100.0%	250,793,967.34	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	175,145.58	0.1%
\$100,000 to \$200,000	91	7.2%	7,070,740.50	2.8%
\$200,000 to \$300,000	242	19.1%	27,798,163.40	11.1%
\$300,000 to \$400,000	303	23.9%	48,591,584.18	19.4%
\$400,000 to \$500,000	223	17.6%	45,508,344.56	18.1%
\$500,000 to \$600,000	155	12.2%	38,819,934.07	15.5%
\$600,000 to \$700,000	86	6.8%	25,328,551.34	10.1%
\$700,000 to \$800,000	50	3.9%	15,134,942.24	6.0%
\$800,000 to \$900,000	32	2.5%	9,916,997.41	4.0%
\$900,000 to \$1,000,000	34	2.7%	13,092,217.80	5.2%
\$1,000,000 to \$1,500,000	41	3.2%	18,449,584.52	7.4%
\$1,500,000+	3	0.2%	907,761.74	0.4%
Total	1266	100.0%	250,793,967.34	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,187,930.19	0.5%
NSW	25	1.6%	5,957,564.89	2.4%
NT	101	6.6%	21,081,362.08	8.4%
QLD	19	1.2%	4,278,508.89	1.7%
SA	1156	75.9%	170,449,540.29	68.0%
TAS	4	0.3%	756,126.88	0.3%
VIC	201	13.2%	44,129,456.61	17.6%
WA	12	0.8%	2,953,477.51	1.2%
Total	1523	100.0%	250,793,967.34	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1111	72.9%	190,310,526.87	75.9%
Non-metropolitan	405	26.6%	58,839,517.77	23.5%
Inner City	7	0.5%	1,643,922.70	0.7%
Total	1523	100.0%	250,793,967.34	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	5	0.3%	1,027,829.56	0.4%	
SA - Metropolitan	862	56.6%	133,299,911.23	53.2%	
SA - Non metropolitan	289	19.0%	36,121,799.50	14.4%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	60	3.9%	12,218,880.71	4.9%	
NT - Non metropolitan	41	2.7%	8,862,481.37	3.5%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	12	0.8%	2,953,477.51	1.2%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	500,223.22	0.2%	
VIC - Metropolitan	147	9.7%	34,759,803.11	13.9%	
VIC - Non metropolitan	53	3.5%	8,869,430.28	3.5%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	11	0.7%	2,549,727.04	1.0%	
QLD - Non metropolitan	8	0.5%	1,728,781.85	0.7%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	14	0.9%	3,340,797.08	1.3%	
NSW - Non metropolitan	11	0.7%	2,616,767.81	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	5	0.3%	1,187,930.19	0.5%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.1%	115,869.92	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.2%	640,256.96	0.3%	
Total	1523	100.0%	250,793,967.34	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	121	7.9%	25,809,178.48	10.3%	
2.00% to 2.25%	54	3.5%	9,944,028.45	4.0%	
2.25% to 2.50%	89	5.8%	18,158,402.62	7.2%	
2.50% to 2.75%	25	1.6%	4,000,296.22	1.6%	
2.75% to 3.00%	28	1.8%	5,579,626.39	2.2%	
3.00% to 3.25%	11	0.7%	1,625,364.29	0.6%	
3.25% to 3.50%	18	1.2%	3,390,649.68	1.4%	
3.50% to 3.75%	8	0.5%	780,223.52	0.3%	
3.75% to 4.00%	8	0.5%	1,775,069.50	0.7%	
4.00% to 4.25%	8	0.5%	951,716.86	0.4%	
4.25% to 4.50%	12	0.8%	2,203,412.28	0.9%	
4.50% to 4.75%	36	2.4%	7,837,841.68	3.1%	
4.75% to 5.00%	152	10.0%	31,393,375.29	12.5%	
5.00% to 5.25%	93	6.1%	18,379,315.27	7.3%	
5.25% to 5.50%	36	2.4%	5,440,601.19	2.2%	
5.50% to 5.75%	174	11.4%	25,836,617.39	10.3%	
5.75% to 6.00%	242	15.9%	38,470,821.48	15.3%	
6.00%+	408	26.8%	49,217,426.75	19.6%	
Total	1523	100.0%	250,793,967.34	100.0%	

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Loan Seasoning (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	0	0.0%	-	0.0%
6 to 12 months	0	0.0%	-	0.0%
12 to 18 months	0	0.0%	-	0.0%
18 to 24 months	0	0.0%	-	0.0%
24 to 30 months	0	0.0%	-	0.0%
30 to 36 months	0	0.0%	-	0.0%
36 to 42 months	3	0.2%	115,121.36	0.0%
42 to 48 months	18	1.2%	2,365,539.43	0.9%
48 to 54 months	108	7.1%	16,109,351.16	6.4%
54 to 60 months	217	14.2%	36,141,442.00	14.4%
60 to 66 months	243	16.0%	43,253,022.29	17.2%
66 to 72 months	139	9.1%	26,760,472.98	10.7%
72+ months	795	52.2%	126,049,018.12	50.3%
Total	1523	100%	250,793,967.34	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	0	0.0%	-	0.0%
0 to 2 years	6	0.4%	27,682.98	0.0%
2 to 4 years	11	0.7%	287,270.27	0.1%
4 to 6 years	19	1.2%	740,565.30	0.3%
6 to 8 years	19	1.2%	782,368.78	0.3%
8 to 10 years	29	1.9%	2,227,046.36	0.9%
10 to 12 years	52	3.4%	4,346,955.38	1.7%
12 to 14 years	61	4.0%	7,134,056.47	2.8%
14 to 16 years	139	9.1%	16,329,325.38	6.5%
16 to 18 years	94	6.2%	12,017,078.12	4.8%
18 to 20 years	134	8.8%	21,769,241.19	8.7%
20 to 22 years	156	10.2%	26,150,862.38	10.4%
22 to 24 years	378	24.8%	72,529,121.13	28.9%
24 to 26 years	419	27.5%	85,043,757.78	33.9%
26 to 28 years	5	0.3%	1,103,249.80	0.4%
28 to 30 years	1	0.1%	305,386.02	0.1%
30+ years	0	0.0%	-	0.0%
Total	1523	100.0%	250,793,967.34	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	17	1.1%	4,605,339.07	1.8%
Principal & Interest	1506	98.9%	246,188,628.27	98.2%
Total	1523	100.0%	250,793,967.34	100.0%

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Interest Only Remaining Term (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 12 months	7	0.5%	2,029,994.95	0.8%	
12 to 24 months	3	0.2%	1,179,866.13	0.5%	
24 to 36 months	2	0.1%	263,055.40	0.1%	
36 to 48 months	5	0.3%	1,132,422.59	0.5%	
48 to 60 months	0	0.0%	-	0.0%	
60 to 72 months	0	0.0%	-	0.0%	
72 to 84 months	0	0.0%	-	0.0%	
84 to 96 months	0	0.0%	-	0.0%	
96 to 108 months	0	0.0%	-	0.0%	
108 to 120 months	0	0.0%	-	0.0%	
120+ months	0	0.0%	-	0.0%	
Principal & Interest	1506	98.9%	246,188,628.27	98.2%	
Total	1523	100.0%	250,793,967.34	100.0%	

Interest Rate Type (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Fixed	432	28.4%	81,591,202.97	32.5%	
Variable	1091	71.6%	169,202,764.37	67.5%	
Total	1523	100.0%	250,793,967.34	100.0%	

Remaining Fixed Period (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 6 months	43	2.8%	6,773,558.53	2.7%	
6 to 12 months	126	8.3%	23,880,361.03	9.5%	
12 to 24 months	179	11.8%	36,167,307.62	14.4%	
24 to 36 months	61	4.0%	10,444,103.63	4.2%	
36 to 48 months	19	1.2%	3,837,839.25	1.5%	
48 to 60 months	4	0.3%	488,032.91	0.2%	
60+ months	0	0.0%	-	0.0%	
Variable	1091	71.6%	169,202,764.37	67.5%	
Total	1523	100.0%	250,793,967.34	100.0%	

Occupancy (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Owner Occupier	1311	86.1%	207,266,200.21	82.6%	
Investment	212	13.9%	43,527,767.13	17.4%	
Total	1523	100.0%	250,793,967.34	100.0%	

Loan Documentation (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Full Documentation	1,523	100.0%	250,793,967.34	100.0%	
Low Documentation	0	0.0%	-	0.0%	
Total	1523	100.0%	250,793,967.34	100.0%	

Mortgage Insurer (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
QBE	364	23.9%	58,698,045.05	23.4%	
Genworth	0	0.0%	-	0.0%	
Uninsured	1159	76.1%	192,095,922.29	76.6%	
Total	1523	100.0%	250,793,967.34	100.0%	

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1497	98.3%	245,833,371.56	98.0%
1 to 30 days	15	1.0%	2,822,043.58	1.1%
31 to 60 days	1	0.1%	167,876.24	0.1%
61 to 90 days	5	0.3%	749,332.61	0.3%
91+ days	5	0.3%	1,221,343.35	0.5%
Total	1523	100.0%	250,793,967.34	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.5%	1,600,344.11	0.6%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	0	0.0%	0.00	0.0%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	0	-	-	-

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